IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Patent No. : 7,346,575

Issued: : March 18, 2008
Applicant : Daniel Ahles, et al.

Title : Systems And Methods For Selectively Delaying Financial

Transactions

Confirmation No.: 4914 TC/AU: 3692

Examiner : Frantzy Poinvil

Docket No. : 34250-1139 Customer No. : 29052

SUBSTITUTE POWER OF ATTORNEY AND CHANGE OF CORRESPONDENCE ADDRESS

Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450

Sir:

Please find attached hereto a Power of Attorney, Change of Correspondence Address, and Statement Under 37 C.F.R. §3.73(b). By these documents, the assignee of record **REVOKES** any and all powers of attorney previously given in the above-identified patent, and **APPOINTS** the practitioners associated with Customer Number **29052** to transact all business in the U.S. Patent and Trademark Office connected therewith.

Further, please change the attorney docketing number for this case to 34250-1139.

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Substitute Power Of Attorney, Change Of

Correspondence Address, And Statement Under 37 C.F.R. §3.73(b)

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If you have any questions or if there are any problems with processing this request, please contact me at your earliest convenience.

Respectfully submitted,

Malvern U. Griffin III

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Date: June 30,2008

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Attorney Docket No. 34250-1139